

**State of Michigan  
Department of Licensing and Regulatory Affairs  
Office of Financial and Insurance Regulation**

**Enforcement Action  
January – March 2012**

| <b>Name</b>                                   | <b>Enforcement Case No.</b> | <b>Type of License or Registration</b> | <b>Date of Action</b> | <b>Action Taken</b>                      | <b>Reason for Action</b>                                | <b>Type of Closure</b> | <b>Date Closed</b> | <b>Fines and Other Penalties</b> |
|---|-----------------------------|--|-----------------------|--|---|------------------------|--------------------|----------------------------------|
| 1 <sup>st</sup> Financial Lending Corporation | 11119                       | Mortgage                               | 2-9-12                | Notice of Intent to Revoke License       | MCL 445.1652 Unlicensed Activity                        | Final Decision         | 3-27-12            | Revoke License                   |
| Allied Check Cashing Michigan LLC             | 11419                       | Deferred Presentment                   | 12-27-11              | Notice of Opportunity to Show Compliance | MCL 487.2154 Failure to verify a customer's eligibility | Consent Order          | 3-6-12             | \$6,500 Civil Penalty            |
| Approved Cash Advance Corp.                   | 11429                       | Deferred Presentment                   | 12-27-11              | Notice of Opportunity to Show Compliance | MCL 487.2154 Failure to verify a customer's eligibility | Consent Order          | 3-13-12            | \$2,600 Civil Penalty            |
| BBN Finance, LLC                              | 11372                       | Regulatory Loan                        | 12-5-11               | Proposed Consent Order                   | MCL 493.2(1) Unlicensed Activity                        | Consent Order          | 2-1-12             | \$4,249 Restitution              |
| Becroft Motor Sales, Inc.                     | 7777                        | Motor Vehicle                          | 7-8-11                | Notice of Opportunity to Show Compliance | MCL 492.109(9a) Misstatement on application             | Final Decision         | 1-6-12             | Revoke License                   |
| Blaha, Rebecca                                | 11434                       | Mortgage                               | 1-23-12               | Order of Prohibition                     | MCL 445.1668(8) Violations of the MBLSLA                | Order of Prohibition   | 2-6-12             | Prohibition                      |

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|--|----------------------|---------------------------------|----------------|--|--|-----------------|-------------|---------------------------|
| Branch, Brian R.                             | 11283                | Insurance                       | 7-11-11        | Notice of Opportunity to Show Compliance | MCL 500.1239 Conduct Unbecoming an Agent   | Consent Order   | 1-6-12      | \$500 Civil Penalty       |
| Buckeye Check Cashing of Michigan, Inc.      | 11388                | Deferred Presentment            | 10-31-11       | Notice of Opportunity to Show Compliance | MCL 487.2154 Failure to verify a customer's eligibility<br>MCL 487.2133 Misinformation provided on application | Consent Order   | 1-9-12      | \$1,800 Civil Penalty     |
| Buda, Nichole                                | 7618                 | Mortgage                        | 11-2-11        | Notice of Intent to Prohibit             | MCL 445.1668(8) Violations of the MBLSLA   | Prohibition     | 3-15-12     | Prohibition               |
| Capitol Discount and Second Hand Store, Inc. | 11417                | Deferred Presentment            | 12-8-11        | Notice of Opportunity to Show Compliance | MCL 487.2154 Failure to verify a customer's eligibility  | Consent Order   | 1-20-12     | \$1,400 Civil Penalty     |
| Cash Fast of Grayling, Inc.                  | 11216                | Deferred Presentment            | 3-11-11        | Notice of Opportunity to Show Compliance | MCL 487.2153 Misconduct of Business  | Consent Order   | 1-18-12     | \$6,000 Civil Penalty     |
| Cash Giant of Oak Park, Inc.                 | 7585                 | Deferred Presentment            | 3-1-10         | Notice of Opportunity to Show Compliance | MCL 487.2154 Failure to verify a customer's eligibility<br>MCL 487.2141 Failure to Keep Books                  | Consent Order   | 2-10-12     | \$2,000 Civil Penalty     |

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|---------------------|----------------------|---------------------------------|----------------|--|--|-----------------|-------------|---------------------------|
| Cash In A Flash     | 11446                | Deferred Presentment            | 1-20-12        | Notice of Opportunity to Show Compliance | MCL 487.2154<br>Failure to verify a customer's eligibility   | Consent Order   | 3-6-12      | \$100 Civil Penalty       |
| Cash Now V, LLC     | 11360                | Deferred Presentment            | 9-12-11        | Notice of Opportunity to Show Compliance | MCL 487.2154<br>Failure to verify a customer's eligibility<br>MCL 487.2155<br>Unlawful Renewal or Extension of Agreement | Consent Order   | 2-23-12     | \$6,500 Civil Penalty     |
| Cash Now XXIV, LLC  | 11386                | Deferred Presentment            | 10-26-11       | Notice of Opportunity to Show Compliance | MCL 487.2154<br>Failure to verify a customer's eligibility   | Consent Order   | 1-9-12      | \$1,600 Civil Penalty     |
| Cash Now XXVI, LLC  | 11361                | Deferred Presentment            | 9-12-11        | Notice of Opportunity to Show Compliance | MCL 487.2151<br>Failure to Post  | Consent Order   | 2-7-12      | \$1,200 Civil Penalty     |
| Cash Now XXXIV, LLC | 11324                | Deferred Presentment            | 11-2-11        | Notice of Opportunity to Show Compliance | MCL 487.2154<br>Failure to verify a customer's eligibility<br>MCL 487.2133<br>Misstatement on Application                | Consent Order   | 2-15-12     | \$2,600 Civil Penalty     |

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| Cash On The Go, LLC                          | 11387                | Deferred Presentment            | 10-26-11       | Notice of Opportunity to Show Compliance | MCL 487.2154<br>Failure to verify a customer's eligibility   | Consent Order   | 2-2-12      | \$500 Civil Penalty       |
| Check And Cash, LLC                          | 11373                | Deferred Presentment            | 9-30-11        | Notice of Opportunity to Show Compliance | MCL 487.2154<br>Failure to verify a customer's eligibility   | Consent Order   | 2-7-12      | \$700 Civil Penalty       |
| CNU of Michigan, LLC                         | 11415                | Deferred Presentment            | 12-27-11       | Notice of Opportunity to Show Compliance | MCL 487.2154<br>Failure to verify a customer's eligibility<br>MCL 487.2133<br>Misinformation provided on application | Consent Order   | 3-19-12     | \$18,700 Civil Penalty    |
| Dungjen, Brian W.<br>Lakeshore Title Company | 7652                 | Insurance                       | 4-12-10        | Notice of Opportunity to Show Compliance | MCL 500.1239<br>Misconduct of Business<br>MCL 500.1207<br>Fiduciary Violation  | Consent Order   | 2-17-12     | Revoke Licenses           |
| Fresh Money, Inc.                            | 11430                | Deferred Presentment            | 1-6-12         | Notice of Opportunity to Show Compliance | MCL 487.2154<br>Failure to verify a customer's eligibility<br>MCL 487.2133<br>Misstatement on Application            | Consent Order   | 2-21-12     | \$5,000 Civil Penalty     |

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| Gordon, Jacquelin G.<br>Sherman, Patrick W., Sr. | 11164                | Insurance                       | 8-26-11        | Notice of Opportunity to Show Compliance | MCL 500.2005<br>Unfair Method of Competition or Unfair or Deceptive Act  | Consent Order   | 2-24-12     | Revoke Licenses           |
| Gray, Brian C.<br>Sparty Bear, Inc.              | 11271                | Insurance                       | 5-18-11        | Notice of Opportunity to Show Compliance | MCL 500.1239<br>Misconduct of Business<br>MCL 500.1207<br>Fiduciary Violation  | Final Decision  | 3-16-12     | Revoke Licenses           |
| Great Lakes Cash, Inc.                           | 11414                | Deferred Presentment            | 12-8-11        | Notice of Opportunity to Show Compliance | MCL 487.2154<br>Failure to verify a customer's eligibility<br>MCL 487.2155<br>Unlawful Renewal or Extension of Agreement | Consent Order   | 1-17-12     | \$3,000 Civil Penalty     |
| Great Lakes Specialty Finance Inc.               | 11416                | Deferred Presentment            | 12-8-11        | Notice of Opportunity to Show Compliance | MCL 487.2153<br>Misconduct of Business<br>MCL 487.2154<br>Failure to verify a customer's eligibility                     | Consent Order   | 1-31-12     | \$7,800 Civil Penalty     |
| Gullet-Neal, Valencia                            | 11366                | Insurance                       | 11-22-11       | Notice of Opportunity to Show Compliance | MCL 500.1239<br>Conduct Unbecoming an Agent  | Consent Order   | 1-9-12      | Revoke License            |

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|--|----------------------|---------------------------------|----------------|--|--|----------------------|-------------|---------------------------|
| Hoagland, Giles                                      | 11310                | Insurance                       | 7-11-11        | Notice of Opportunity to Show Compliance | MCL 500.1239 Conduct Unbecoming an Agent   | Final Decision       | 1-18-12     | Revoke License            |
| Hollern, Rick  | 7643                 | Mortgage                        | 2-7-12         | Order of Prohibition                     | MCL 445.1668(8) Violations of the MBLSLA   | Order of Prohibition | 2-7-12      | Prohibition               |
| Home Mortgages Unlimited, Inc.                       | 5186                 | Mortgage                        | 2-5-10         | Notice of Intent to Revoke License       | MCL 445.1672 Misconduct of Business        | Consent Order        | 2-27-12     | \$5,000 Civil Penalty     |
| Keys, Charles H. Key Benefits Insurance Agency, Inc. | 11191                | Insurance                       | 6-1-11         | Notice of Opportunity to Show Compliance | MCL 500.1239 Unlawful Behavior of an Agent | Consent Order        | 3-28-12     | Revoke Licenses           |
| Kinney, Sarah  | 11433                | Mortgage                        | 1-24-12        | Order of Prohibition                     | MCL 445.1668(8) Violations of the MBLSLA   | Order of Prohibition | 1-24-12     | Prohibition               |
| Lafriniere, Carrie                                   | 11306                | Insurance                       | 6-1-11         | Notice of Opportunity to Show Compliance | MCL 500.1239 Conduct Unbecoming an Agent   | Consent Order        | 2-14-12     | Revoke License            |

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| M CO 2, LLC                                  | 11396                | Deferred Presentment            | 12-8-11        | Notice of Opportunity to Show Compliance | MCL 487.2154<br>Failure to verify a customer's eligibility                    | Consent Order        | 2-3-12      | \$500 Civil Penalty                    |
| Marogi, Andrew                               | 11453                | Mortgage                        | 1-25-12        | Order of Prohibition                     | MCL 445.1668(8)<br>Violations of the MBLSLA                                   | Order of Prohibition | 2-6-12      | Prohibition                            |
| Matthews, Melvin, K.                         | 7595                 | Insurance                       | 3-18-10        | Notice of Opportunity to Show Compliance | MCL 500.1239<br>Conduct Unbecoming an Agent                                   | Final Decision       | 1-25-12     | Revoke License<br>\$11,212 Restitution |
| Metro Investors VI, LLC                      | 11349                | Deferred Presentment            | 10-20-11       | Notice of Opportunity to Show Compliance | MCL 487.2153<br>Misconduct of Business  | Consent Order        | 1-6-12      | \$2,000 Civil Penalty                  |
| Mohamed, Foiaid H.<br>Najar Insurance Agency | 11315                | Insurance                       | 6-17-11        | Notice of Opportunity to Show Compliance | MCL 500.1207<br>Fiduciary Violation<br>MCL 500.1239<br>Misconduct of Business | Consent Order        | 1-6-12      | \$2,500 Civil Penalty                  |

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| P & J Cash, LLC                                 | 11399                | Deferred Presentment            | 11-2-11                | Notice of Opportunity to Show Compliance                             | MCL 487.2154<br>Failure to verify a customer's eligibility<br>MCL 487.2155<br>Unlawful renewal of a deferred presentment service agreement | Consent Order   | 3-6-12      | \$1,000 Civil Penalty                                  |
| PDO Financial, LLC                              | 11395                | Deferred Presentment            | 11-2-11                | Notice of Opportunity to Show Compliance                             | MCL 487.2154<br>Failure to verify a customer's eligibility   | Consent Order   | 1-9-12      | \$3,000 Civil Penalty                                  |
| Phoenix Housing and Counseling Non-Profit, Inc. | 11277                | Mortgage                        | 7-8-11<br><br>11-21-11 | Notice of Opportunity to Show Compliance<br><br>Cease & Desist Order | MCL 445.1675<br>Unlicensed Activity  | Cease & Desist  | 2-24-12     | Cease & Desist Order                                   |
| Preferred Home Loans, LLC                       | 9002                 | Mortgage                        | 2-6-12                 | Administrative Complaint/Order/<br>Notice of Hearing                 | MCL 445.1672<br>Misconduct of Business   | Consent Order   | 2-6-12      | \$5,000 Civil Penalty                                  |
| Prime Plus Mortgage, Inc.                       | 8609                 | Mortgage                        | 9-15-10                | Notice of Intent to Revoke   | MCL 445.1652<br>Unlicensed Activity<br>MCL 445.1671<br>Failure to Maintain Books   | Consent Order   | 2-6-12      | \$3,000 Civil Penalty<br>Voluntarily Surrender License |



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| Prochnow, Brad D.        | 11273                | Insurance                       | 8-12-11        | Notice of Opportunity to Show Compliance | MCL 500.1239 Misconduct of Business<br>MCL 500.1207 Fiduciary Violation   | Consent Order        | 3-27-12     | Revoke License            |
| Quick Cash and More, LLC | 11403                | Deferred Presentment            | 11-14-11       | Notice of Opportunity to Show Compliance | MCL 487.2155 Unlawful renewal of a deferred presentment service agreement<br>MCL 487.2152 Failure to Document a Service Transaction | Consent Order        | 2-2-12      | \$1,500 Civil Penalty     |
| Smith, Kristen           | 11432                | Mortgage                        | 1-23-12        | Order of Prohibition                     | MCL 445.1668(8) Violations of the MBLSLA  | Order of Prohibition | 2-6-12      | Prohibition               |
| Talluto, Michael T. II   | 11377                | Insurance                       | 9-21-11        | Notice of Opportunity to Show Compliance | MCL 500.1239 Conduct Unbecoming an Agent  | Consent Order        | 1-18-12     | \$500 Civil Penalty       |
| Teachout, Aaron          | 7641                 | Mortgage                        | 10-26-11       | Notice of Intent to Prohibit             | MCL 445.1668(8) Violations of the MBLSLA  | Prohibition          | 3-15-12     | Prohibition               |

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| The Coin Connection | 11357                | Deferred Presentment            | 9-12-11        | Notice of Opportunity to Show Compliance | MCL 487.2154<br>Failure to verify a customer's eligibility | Consent Order   | 1-9-12      | \$1,000 Civil Penalty     |
| Walsh, Joseph M.    | 7613                 | Insurance                       | 3-19-10        | Notice of Opportunity to Show Compliance | MCL 500.1239<br>Conduct Unbecoming an Agent                | Consent Order   | 1-30-12     | \$500 Civil Penalty       |
| Zienty, Donald J.   | 7558                 | Insurance                       | 3-10-10        | Cease & Desist Order                     | MCL 500.1239<br>Unlawful Behavior of Agent                 | Consent Order   | 1-18-12     | Revoke License            |